



September 17, 2013

The Honorable Phil Roe
United States House of Representatives
419 Cannon House Office Building
Washington, DC 20515

Dear Representative Roe:

On behalf of the 362,000-member National Taxpayers Union (NTU), I am writing to praise the provisions of your bill, the American Health Care Reform Act of 2013, that would make important changes to tax and fiscal policies related to health insurance. The legislation would completely repeal the Affordable Care Act, or “Obamacare,” and replace it with a more market-driven approach to expanding insurance coverage and reducing health care costs.

Of particular importance, your bill would make health insurance significantly more affordable by creating a tax deduction that could be used by individuals to offset the cost of insurance. Such a shift toward portability in coverage would better align tax policy with today’s dynamic workforce and help to expand insurance options by providing financial flexibility directly to individuals and families. The tax deduction – as well as the bill’s provision permitting the cross-state purchase of insurance – would foster increased competition in the marketplace, thus reducing costs and improving quality of care.

The bill also contains several provisions that would improve Health Savings Accounts (HSAs) by increasing contribution limits and expanding qualified expenses. HSAs are a vital component of a market-based health care system in which individuals have greater control over their health care decisions.

In addition, your legislation would direct federal funds toward the development and utilization of state high-risk pools. This is a sensible approach to addressing the dilemma of preexisting conditions within the framework of federalism and limited government.

I hope the tax and fiscal provisions of the American Health Care Reform Act are quickly adopted into law. NTU applauds you for your dedication to repealing Obamacare and implementing those important reforms.

Sincerely,

Brandon Arnold
Vice President of Government Affairs